

In re:

Shelley T Fairclough - Gumbs

Debtor

Case No. 21-10772-pmm

Chapter 7

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jul 16, 2021

Form ID: 318

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:**

Recip ID	Recipient Name and Address
db	+ Shelley T Fairclough - Gumbs, 710 S. Armour St., Allentown, PA 18103-3361
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14593634	+ Goldman Sachs Bank Usa, 200 West St, New York, NY 10282-2198
14593638	+ Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
14593639	+ Robert Crawley, 1835 Market Street, Ste. 1400, Philadelphia, PA 19103-2945
14593641	+ U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
14593642	+ Zwicker and Associates, 80 Minuteman Road, Andover, MA 01810-1008

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jul 17 2021 03:28:00	Lynn E. Feldman, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	EDI: PENNDEPTREV	Jul 17 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 16 2021 23:32:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14593630	+ EDI: AMEREXPR.COM	Jul 17 2021 03:28:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14593631	EDI: BANKAMER.COM	Jul 17 2021 03:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998
14593632	+ Email/Text: bankruptcy@cavps.com	Jul 16 2021 23:32:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
14593633	+ EDI: CITICORP.COM	Jul 17 2021 03:28:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
14593635	EDI: JPMORGANCHASE	Jul 17 2021 03:28:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14593636	+ EDI: MID8.COM	Jul 17 2021 03:28:00	Midland Credit Management, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
14593637	+ EDI: AISMIDFIRST	Jul 17 2021 03:28:00	Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888

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14593640

+ EDI: CITICORP.COM

Jul 17 2021 03:28:00

Sears/Cbna, Po Box 6283, Sioux Falls, SD
57117-6283

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2021 at the address(es) listed below:

Name	Email Address
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ALEXANDER G. TUTTLE

on behalf of Debtor Shelley T Fairclough - Gumbs agt@uttlelegal.com
7043@notices.nextchapterbk.com;tuttle.alexanderr102490@notify.bestcase.com

LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

REBECCA ANN SOLARZ

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Shelley T Fairclough – Gumbs			Social Security number or ITIN xxx-xx-3968
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania			
Case number:	21-10772-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shelley T Fairclough – Gumbs

7/15/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.